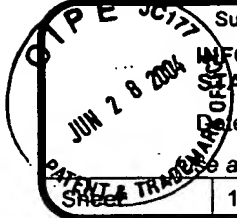


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INFORMATION DISCLOSURE
STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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1 of 40

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Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			
<i>nm</i>	A1	6,363,164	B1	Jones et al.	03/26/2002	
<i>nm</i>	A2	5,760,916		Dellert et al.	06/02/1998	
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Examiner
Signature*Nga Nguyen*Date
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Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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	A44	4,694,147	AMEMIYA et al.	09-15-1987
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<i>gm</i>	A86	5,265,007	Barnhard, Jr. et al.	11/23/1993
	A87	5,237,159	Stephens et al.	08/17/1993

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Date Submitted: June 28, 2004

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Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

U.S. PATENT DOCUMENTS

U.S. Patent Document					
<i>mm</i>	A88	5,237,158		Kern et al.	08/17/1993
	A89	4,264,808		Owens et al.	04/28/1981
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		Office ³	Number ⁴	Kind Code ⁵ (if known)			
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<i>mm</i>	A112	WO	97/22060		Financial Services Technology Consortium	06/19/1997	

NON PATENT LITERATURE DOCUMENTS

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<i>mm</i>	A113	Cisco partners with AT&T CMS on network switch manufacturing, Lucent Technologies [On-line], Sept. 26, 1995 [Retrieved Dec. 2, 2002]. Retrieved from the Internet: <URL:http://www.lucent.com/press/0995/950926.mma.html	

Examiner Signature

Nga B. Nguyen

Date Considered

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Application Number	09/560,779
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	10/14/04
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STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

Sheet 7 of 40

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
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Signature

Nga Nguyen

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Examiner
Signature*Nga Nguyen*Date
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Date Submitted: June 28, 2004

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Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

Sheet 14 of 40

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ann	A207	FSTC Demonstrates Interbank Check Image Pilot; Multi-Vendor Systems Speeds Check Clearing, Cuts Fraud; FSTC Pilot Lays Foundation for Paper Check Truncation, PR Newswire, Dec. 12, 1995, Section: Financial News, PR Newswire Association, Inc.	
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	A210	Check Processing Conference, Reference Guide, Mar. 22-25, 1994, Bank Administration Institute, New Orleans, Louisiana, USA	
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Group Art Unit		3628	
Examiner Name		Nga B. Nguyen	
Attorney Docket Number		057898-0102	

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mm	A216	Santa Fe Firm Offers Long-Life Data, Data Channels, Jan. 15, 1996, Vol. 23, No. 2, ISSN: 0092-7290, Information Access Company	
	A217	Payments, Clearance, and Settlement; A Guide to the Systems, Risks, and Issues, Report to the Chairman Committee on Banking and Financial Services House of Representatives (001656), June 1997, GAO/GGD97-73, United States General Accounting Office	
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	A221	Financial Services Technology Consortium Interbank Check Imaging Project, ABA Corporate Operations Committee, pps. 1-6, April 28, 1995.	
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	A223	Name of Attendees Offerors Conference, pps. 1-2, May 13, 1994.	
mm	A224	Capture and Processing Overview, 5 pages.	

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<i>nm</i>	A225	Capture and Processing Overview, 5 pages. (SAME AS ABOVE)	
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mm	A260	Articles, IBM Systems Journal, Vol. 29, Issue 3, pp 1-2, 1990.	

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Application Number		09/560,779	
Filing Date		4/28/2000	
First Named Inventor		Danne L. Buchanan	
Group Art Unit		3628	
Examiner Name		Nga B. Nguyen	
Attorney Docket Number		057898-0102	

NON PATENT LITERATURE DOCUMENTS

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mm	A279	AT&T SIIPS Proof-of-Deposit Operations Guide, AT&T Confidential, D1-4619-A, Issue 1, March 1995.	
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	A286	IBM HPTS General Information Manual, Glossary, Numerics, Bibliography, and Index, 1990, pp. X1 to X15.	
mm	A287	IBM ImagePlus High Performance Transaction System, General Information Manual, 1990, pp. i-x, and 1-1 to 5-10 and A1 to A5.	

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mr	A297	GOPISETTY, S., et al., "Automated forms - processing software and services," <i>IBM Journal of Research and Development</i> , vol. 40, no. 2, March 1996, pp. 211-230.	
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nm	A314	MEDEIROS, DAVID, "Statement with check images: update," <i>The Tower Group</i> , Category: Industry Case Study, check imaging, D100-400, edit history: 09/05/96.	

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an	A315	BENMOHAMED, LOTFI, et al., "Architecture and Performance Analysis of a Large Scale Archival and Retrieval System," <i>Proceedings SPIE - The International Society for Optical Engineering</i> , vol. 2606, October 25-26, 1995, Philadelphia, Pennsylvania, pp. 36-47.	
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Examiner Signature	<i>Nga B. Nguyen</i>	Date Considered	10/14/04
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**INFORMATION DISCLOSURE
 STATEMENT BY APPLICANT**

Date Submitted: June 28, 2004

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Complete if Known

Application Number	09/560,779
Filing Date	4/28/2000
First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

Sheet 30 of 40

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
mm	A351	Broadway & Seymour Announces Client/Server Product For Item And Image Processing, DialogNews Document [On-line], Mar. 20, 1995 [Retrieved 11/20/2002], p. 03201186, Business Wire. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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gm	A359	Impact of Imaging, DialogNews Document [On-line], Nov. 1991 [Retrieved 11/20/2002], Vol. 67, No. 11, p. 56, Bank Management. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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<i>mm</i>	A360	Systematics to use deposited-check imaging; installation at firm's N.J. center would be the first by an outsourcer, DialogNews Document [On-line], May 19, 1993 [Retrieved 11/20/2002], Vol. 158, NO. 95, p. 3(1), American Banker. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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<i>mm</i>	A368	POD Check Imaging Faces New Challenges, DialogNews Document [On-line], Mar. 1997 [retrieved 10/24/2002], Vol. 10, No. 3, p. 23, Bank Technology News. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

Sheet 32 of 40

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<i>mm</i>	A369	M. GARVEY, Check Processing Goes Digital - Chase Manhattan Bank to store checks electronically, saving time and money, DialogNews Document [On-line], Sept. 15, 1997 [Retrieved 10/24/2002], No. 648, p. 20, INFORMATIONWEEK. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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	A372	Methodology and Value (Presentation), Image Archive Forum, Sept. 19, 1997, p. 1-20; Economic Framework, Jan. 27, 1998 cover page	
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	A374	Financial Services Technology Consortium, PACES Paperless Automated Check Exchange & Settlement Project Proposal, Apr. 23, 1998, p. 1-25	
	A375	FSTC Projects, Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002]. Retrieved from the Internet: <URL:http://www.fstc.org/projects/imaging/public/information.cfm	
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<i>mm</i>	A377	FSTC Interbank Check Image Project (no1016v4(1).ppt), p. 1-18	

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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
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mm	A378	Current Check Flow (Gheck(1).ppt), p. 1-4	
	A379	Check Image Exchange Project, FSTC: Projects [On-line] [Retrieved 10/30/2002] [Retrieved from the Internet: <URL:http://www.fstc.org/projects/imaging/participants.cfm	
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mm	A386	Banks to Test Imaging for Clearing Checks, DialogNews Document [On-line], Sept. 14, 1992 [Retrieved 11/20/2002], p. 35, CommunicationsWeek. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	

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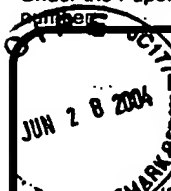
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		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
		Attorney Docket Number	057898-0102

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<i>mm</i>	A387	NCR demonstrates full line of retail products at NRF conference, AT&T News Release [On-line], Jan. 18, 1993 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/0193/930118.ncd.html	
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mm	A396	NCR introduces Scalable Image Item Processing Solution, AT&T News Release [On-line], Jan. 19, 1996 [Retrieved 11/15/2002]. Retrieved from the Internet: <URL:http://www.att.com/news/0196,960119.nca.html	
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First Named Inventor	Danne L. Buchanan
Group Art Unit	3628
Examiner Name	Nga B. Nguyen
Attorney Docket Number	057898-0102

Sheet 36 of 40

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
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Examiner
Signature

Nga Nguyen

Date
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10/14/04

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SUBSTITUTE FOR FORM 1449B/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT Date Submitted: June 28, 2004 (Use as many sheets as necessary)		Complete if Known	
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Sheet 37 of 40		Filing Date	4/28/2000
		First Named Inventor	Danne L. Buchanan
		Group Art Unit	3628
		Examiner Name	Nga B. Nguyen
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<i>nm</i>	A414	DFA compacts big features, DialogNews Document [On-line], May 1992 [Retrieved 2/10/2003], Vol. 40, No. 5, p. 20(1), Appliance Manufacturer. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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STATEMENT BY APPLICANT

Date Submitted: June 28, 2004

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Filing Date	4/28/2000
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<i>mm</i>	A423	NCR Helps To Speed Up Check Processing, DialogNews Document [On-line], May 2, 1997 [Retrieved 2/10/2003], p. N/A, Newsbytes News Network. Retrieved from the Internet: <URL:http://www.dialogselect.com/news/cgi	
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<i>mm</i>	A431	Financial Services Technology Consortium Interbank Check Imaging Project White Paper, June 20, 1994, p. 1-30	

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mm	A432	American National Standard For Financial Image Interchange: Architecture, Overview and System Design Specification (ANSI/ABA X9.xx-1994 Draft version 0.7), American National Standards Institute, Inc., Approved 1994, p. 1-202	
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	A434	Pilot Overview - Options 1-3, Addendum and 3 Figures, 4/3/1995, p. 1-5	
	A435	Archive Storage and Retrieval Component Decomposition, FSTC Check Image Interchange Project, May 25, 1995, p. 1-20 with attachments	
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mm	A439	Program Product, Electronic Payment Systems Support/Check Processing Control System: Program Reference and Operations Manual, Program No. 5734-F11, IBM, Fax from Meinert Engineering, 8/8/2002, 7 pages	

Examiner Signature	<i>Nga Nguyen</i>	Date Considered	10/14/04
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mm	A440	IBM 3898 Image Processor, Product Announcement, Mar. 13, 1990, p. 1-3 w/summary, IBM	
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